

In re:  
Dawn S. Johnson  
Debtor

Case No. 18-13707-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 31, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2022:

Recip ID	Recipient Name and Address
db	+ Dawn S. Johnson, 719 Kenmore Road, Philadelphia, PA 19151-3745

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: megan.harper@phila.gov	Aug 31 2022 23:56:00	City of Philadelphia, Law Revenue Department, c/o Pamela Elchert Thurmond, 1401 JFK Boulevard, 5th Floor, Municipal Services Bldg, Philadelphia, PA 19102
cr	Email/Text: ECF@fayservicing.com	Aug 31 2022 23:56:00	Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 01 2022 00:08:07	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	^ MEBN	Aug 31 2022 23:55:30	U.S. Bank Trust National Association, 9990 Richmond Ave., Suite 400, Houston, TX 77042-4546
cr	+ Email/Text: RASEBN@raslg.com	Aug 31 2022 23:56:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue Suite 100, Boca Raton, FL 33487-2853

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2022

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

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Date Rcvd: Aug 31, 2022

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2022 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor U.S. Bank Trust National Association cwohlab@raslg.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Consumer Portfolio Services Inc. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bkgroup@kmlawgroup.com
KEVIN M. BUTTERY	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR HILLDALE TRUST cdigianantonio@rascrane.com
LAUREN BERSCHLER KARL	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR HILLDALE TRUST lkarl@rascrane.com, lbkarl03@yahoo.com
MICHAEL D. SAYLES	on behalf of Debtor Dawn S. Johnson midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
PAMELA ELCHERT THURMOND	on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov edelyne.jean-baptiste@phila.gov
REBECCA ANN SOLARZ	on behalf of Creditor U.S. Bank Trust National Association not in its ...et al bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. Bank Trust National Association bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Certificate of Notice Page 3 of 5  
 IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA

<p>Dawn S. Johnson  <u>Debtor(s)</u></p> <p>U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association  <u>Movant</u></p> <p style="text-align: center;">vs.</p> <p>Dawn S. Johnson  <u>Debtor(s)</u></p> <p>Kenneth E. West Esq.  <u>Trustee</u></p>	<p>CHAPTER 13</p> <p>NO. 18-13707 ELF</p> <p>11 U.S.C. Section 362</p>
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**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$2,599.55** which breaks down as follows;

Post-Petition Payments:	May 2022 through August 2022 in the amount of \$697.88/month
Suspense Balance:	(\$191.97)
<b>Total Post-Petition Arrears</b>	<b>\$2,599.55</b>

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$2,599.55**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$2,599.55** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due September 2022 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$697.88 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 19, 2022

/s/ Rebecca A. Solarz, Esquire  
Rebecca A. Solarz, Esquire  
Attorney for Movant

August 24, 2022  
Date: \_\_\_\_\_

*Michael D. Sayles*  
\_\_\_\_\_  
Michael D. Sayles Esq.  
Attorney for Debtor(s)

Date: 8/26/2022

/s/LeRoy W. Etheridge, Esquire for \*  
Kenneth E. West, Esq.  
Chapter 13 Trustee

*\*no objection to its terms,  
without prejudice to any  
of our rights and remedies*

## **ORDER**

Approved by the Court this 31st day of August, 2022. However, the court retains discretion regarding entry of any further order.



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**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**